

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for job-based budget management of a business, the method comprising:

providing a plurality of spending accounts corresponding to an actual account, each of said plurality of spending accounts comprising a balance, wherein said balance comprises a fraction of total funds available from said actual account;

maintaining a user-defined numerical spending limit for each of the plurality of spending accounts;

allocating at least one transaction to at least one of the plurality of spending accounts; and

automatically adjusting the balance of the at least one of the plurality of spending accounts in real time according to the allocated transaction;

inputting said user defined numerical spending limit and said balance into a computer;

comparing said adjusted balance of said plurality of spending accounts to said user-defined numerical spending limit;

accessing results of said comparison; and

managing said job-based budget based on said comparison through.

2. (previously presented) The method of claim 1 wherein the at least one transaction is automatically synchronized with the actual account.

3. (previously presented) The method of claim 1 wherein the plurality of spending accounts are displayed in a graphical format.
4. (previously presented) The method of claim 1 wherein the method is performed using wireless communication.
5. (previously presented) The method of claim 1 wherein the at least one transaction is transmitted both on-line and off-line.
6. (original) The method of claim 1 further comprising providing for the submission of invoices.
7. (original) The method of claim 1 further comprising providing for the submission of purchase orders.
8. (original) The method of claim 1 further comprising providing for the submission of time sheets.
9. (original) The method of claim 1 further comprising processing a payroll.
10. (previously presented) The method of claim 1 further comprising automatically creating at least one spending account upon approval of a job quote.

11. (previously presented) The method of claim 1 further comprising automatically paying the at least one transaction on-line.
12. (new) A method for job-based budget management of a business comprising:
  - providing a funded actual account corresponding to plurality of job-based budget accounts, and a plurality of job-based allocation accounts corresponding to said plurality of budget accounts;
  - inputting into a computer an initial balance for said budget accounts corresponding to a job-based budget, and for said allocation accounts wherein said balance comprises a fraction of total funds available from said budget accounts;
  - allocating at least one transaction to at least one of the plurality of allocation accounts;
  - automatically adjusting the balance of at least one of said plurality of allocation accounts according to the allocated transaction;
  - comparing said adjusted balance of said plurality of spending accounts to a budgeted amount in real-time;
  - accessing results of said comparison through said computer; and
  - managing said job-based budget based on said comparison results.
13. (new) The method of claim 12 wherein the at least one transaction is automatically synchronized with the actual account.

14. (new) The method of claim 12 wherein the plurality of allocation accounts are displayed in a graphical format.
15. (new) The method of claim 12 wherein the method is performed using wireless communication.
16. (new) The method of claim 12 wherein the at least one transaction is transmitted both on-line and off-line.
17. (new) The method of claim 12 further comprising providing for the submission of invoices.
18. (new) The method of claim 12 further comprising providing for the submission of purchase orders.
19. (new) The method of claim 12 further comprising providing for the submission of time sheets.
20. (new) The method of claim 12 further comprising processing a payroll.
21. (new) The method of claim 12 further comprising automatically creating at least one allocation account upon approval of a job quote.
22. (new) The method of claim 12 further comprising automatically paying the at least one transaction on-line.